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Case 08-34796 Doc 1 Filed 12/19/08 Entered 12/19/08 12:16:42 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 44

United States Bankruptcy Court Northern District of Illinois			ourt Voluntary Petition			
Name of Debtor (if individual, enter Last, First, M Sheldon, Aubrey M.	Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	years	1	mes used by the Joint Debtoried, maiden, and trade name	•	S	
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 2047	ver I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		Taxpayer I.D. (IT	IN) No./Complete EIN	
Street Address of Debtor (No. and Street, City, a 344 East Scranton Avenue	and State)	Street Address	ss of Joint Debtor (No. and S	Street, City, and St	ate	
Lake Bluff, IL	ZIPCODE 60044				ZIPCODE	
County of Residence or of the Principal Place of Lake	Business:	County of Re	sidence or of the Principal I	Place of Business:		
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if differ	ent from street ad	dress):	
	ZIPCODE	-			ZIPCODE	
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE	
Type of Debtor (Form of Organization) (Check one box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Filing Fee (Check one b ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10060 ☐ Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for t	able to individuals only) Must at on certifying that the debtor is unable. See Official Form No. 3A. apter 7 individuals only). Must	y ble) anization d States c Code)  Check Do Check able Check Do Check Ch	Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are primarily debts, defined in 11 § 101(8) as "incurrec individual primarily personal, family, or purpose."  Cone box: Chapter 11 ebtor is a small business as debtor is not a small business	U.S.C.   by an for a household   Debtors   defined in 11 U.S.0 as defined in 11 U.gent liquidated detare less than \$2,19   petition.   solicited prepetition	one box) retition for of a Foreign ding retition for of a Foreign of a Foreign occeeding  Debts are primarily business debts  C. § 101(51D)  U.S.C. § 101(51D)  ots (excluding debts 10,000) on from one or	
Statistical/Administrative Information  Debtor estimates that funds will be available for dist					THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.	excluded and administrative expenses	paid, there will be	e no funds available for			
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000		
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion	1 More than \$1 billion		
Estimated Liabilities    V	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion	1 More than \$1 billion		

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Voluntary Per (This page must be	Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT  Page 2 of 44  Name of Debtof(s):  Aubrey M. Sheldon				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms and the Securities and Exchange Commission pursuant to to of the Securities Exchange Act of 1934 and is requesting r 11)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
☐ Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	December 19, 2008  Date		
_	on or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	<b>ibit</b> $\mathbf{C}$ d to pose a threat of imminent and identifiable h	arm to public health or safety?		
Exhibit D  If this is a joint per	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)		
		arding the Debtor - Venue			
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ipal place of business, or principal assets in this	District for 180 days strict.		
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this $\Gamma$	vistrict.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
		ides as a Tenant of Residential Propoplicable boxes)	erty		
	Landlord has a judgment for possession of debtor's resid	•	)		
(Name of landlord that obtained judgment)					
	(Address	of landlord)	<del></del>		
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	, there are circumstances under which the debtor			
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

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Case 08-34796 Doc 1	Filed 12/19/08		ered 12/19/08 12:16:42	Desc Main
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Voluntary Petition			f Debtor(s):	
(This page must be completed and filed in ever		atures	rey M. Sheldon	
C' ( ) - ( ) - ( D - b ( au ( ) ) ( Individual )		T	C' to Family I	4 44
Signature(s) of Debtor(s) (Individua	ŕ		Signature of a Foreign F	<b>Representative</b>
I declare under penalty of perjury that the information p is true and correct.	provided in this petition			
[If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I ma			e under penalty of perjury that the info	
chapter 7, 11, 12, or 13 of title 11, United States Code,	understand the relief		and correct, that I am the foreign repres ling, and that I am authorized to file thi	
available under each such chapter, and choose to procee [If no attorney represents me and no bankruptcy petition		1	only <b>one</b> box.)	P**
petition] I have obtained and read the notice required by	y 11 U.S.C. § 342(b).	(CHECK)	only <b>one</b> box.)	
I request relief in accordance with the chapter of title 11 Code, specified in this petition.	1, United States		I request relief in accordance with chap Code. Certified copies of the documents attached.	
			Pursuant to 11 U.S.C.§ 1511, I request rel title 11 specified in this petition. A crecognition of the foreign main proceeding	certified copy of the order granting
X /s/ Aubrey M. Sheldon				
Signature of Debtor		X		
v		(Sig	gnature of Foreign Representative)	
Signature of Joint Debtor				
		(Pr	rinted Name of Foreign Representative	· · · · · · · · · · · · · · · · · · ·
Telephone Number (If not represented by attorney)				
December 19, 2008		<u> </u>	Date)	
Date		(	vate)	
Signature of Attorney*		<b>1</b> .		
X /s/ James T. Magee		1	Signature of Non-Attorney P	etition Preparer
Signature of Attorney for Debtor(s)			re under penalty of perjury that: 1) I an	
JAMES T. MAGEE 1729446		and hav	ned in 11 U.S.C. § 110, 2) I prepared to we provided the debtor with a copy of the	his document and the notices
Printed Name of Attorney for Debtor(s)		and info	formation required under 11 U.S.C. § 1 les or guidelines have been promulgate	10(b), 110(h), and 342(b); and,
Magee, Negele & Associates, P.C. Firm Name		setting a	a maximum fee for services chargeable	e by bankruptcy petition
444 North Cedar Lake Road		prepare docume	ers, I have given the debtor notice of the ent for filing for a debtor or accepting a	e maximum amount before any any fee from the debtor, as
Address		required	d in that section. Official Form 19 is a	attached.
Round Lake, Illinois 60073		<b> </b>		
(0.45) 5.47 0055		Printed	Name and title, if any, of Bankruptcy	Petition Preparer
(847)_546-0055 Telephone Number	<del></del>	<b> </b>		
December 19, 2008			Security Number (If the bankruptcy pene Social Security number of the office	
Date *In a case in which § 707(b)(4)(D) applies, this signature	lan constitutas a		r of the bankruptcy petition preparer.) (	
certification that the attorney has no knowledge after an i				
information in the schedules is incorrect.		Addres	ss	
Signature of Debtor (Corporation/Par		1 —		
I declare under penalty of perjury that the information is true and correct, and that I have been authorized to fi		1 X		
behalf of the debtor.	the uns pendon on			
The debtor requests relief in accordance with the chapt	oter of title 11,	Date		
United States Code, specified in this petition.		Signa	ature of bankruptcy petition preparer o	
XSignature of Authorized Individual		Name	es and Social Security numbers of all o ed in preparing this document unless the	ther individuals who prepared or
Printed Name of Authorized Individual			ed in preparing this document unless to i individual:	ie bankrupicy petition preparer is
Title of Authorized Individual		confo	re than one person prepared this docum runing to the appropriate official form	for each person.
			kruptcy petition preparer's failure to comply e Federal Rules of Bankruptcy Procedure m	
Date			conment or both 11 U.S.C. §110; 18 U.S.C. §	

B1 D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Aubrey M. Sheldon	Case No.
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Aubrey M. Sheldon
AUBREY M. SHELDON

Date: \_\_\_\_December 19, 2008

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Aubrey M. Sheldon	Case No
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

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Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	T-4		0.00	

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(Report also on Summary of Schedules.)

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**Debtor** 

Case No. \_ (If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand		20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money Harris Bank		100.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings Leather Sofa (damaged)		150.00 450.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		1,500.00
7. Furs and jewelry.		Jewelry		150.00
Firearms and sports, photographic, and other hobby equipment.		Digital Camera, I-Pod, and LapTop Computer		500.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

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In re	Aubrey M. Sheldon	Case No.
	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

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(If known)

In re Aubrey M. Sheldon	l
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ldon	Case No
Debtor	

**SCHEDULE B - PERSONAL PROPERTY** 

#### (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached To	tal	\$ 8,070.00

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In re	Aubrey M. Sheldon	Case No.
	Debtor	(If known

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	735 ILCS 5/12-1001(b)	20.00	20.00
Deposits of Money	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings	735 ILCS 5/12-1001(b)	150.00	150.00
Wearing Apparel	735 ILCS 5/12-1001(a)	1,500.00	1,500.00
Jewelry	735 ILCS 5/12-1001(b)	150.00	150.00
Digital Camera, I-Pod, and LapTop Computer	735 ILCS 5/12-1001(b)	500.00	500.00
2006 Lexus IS250 Lease (56,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	5,200.00
Leather Sofa (damaged)	735 ILCS 5/12-1001(b)	450.00	450.00

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B6D (Official Form 6D) (12/07)

In re _	Aubrey M. Sheldon	Case No.	
	Debtor	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. M975								
Lexus Financial Services P. O. Box 4102 Carol Stream, IL 60197-4102			VALUE\$ 0.00				Notice Only	Notice Only
ACCOUNT NO. M975			Lien: Automobile Lease					
Toyota Motor Credit Co 1111 West 22nd Street Suite 420 Oak Brook, IL 60523			Security: 2006 Lexus IS250  VALUE \$ 5,200.00				4,640.00	0.00
ACCOUNT NO.	T							
Toyota Motor Credit/Lexus P.O. Box 8026 Cedar Rapids, IA 52408			VALUE\$ 0.00				Notice Only	Notice Only
continuation sheets attached			(Total o	Sub of thi	tota	ı <b>≻</b>	\$ 4,640.00	\$ 0.00
			(Use only o	7	[otal	آخرا	\$ 4,640.00	\$ 0.00

(Report also on

(Use only on last page)

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Aubrey M. Sheldon	_, Case No.	
	Debtor	(if known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

<b>√</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Aubrey M. Sheldon	, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	man against the debter as provided in 11 U.S.C. 8 507(a)(6)
Claims of Certain farmers and fishermen, up to \$5,400° per farmer of fisher	man, agamst the debtor, as provided in 11 0.5.c. § 507(a)(b).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gove	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of	Thrift Supervision, Comptroller of the Currency, or Roard of
Governors of the Federal Reserve System, or their predecessors or successors, t U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	vahiolo or vessel while the debter was interviented from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	venicle of vessel while the deotor was intoxicated from using
**	
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

0 \_\_\_ co

\_ continuation sheets attached

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Document

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B6F (Official Form 6F) (12/07)

In re	Aubrey M. Sheldon	Case No
	Dobtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3311  Bank of America 4161 Piedmont Parkway Greensboro, NC 27420							Notice Only
ACCOUNT NO. 3311  Bank of America P. O. Box 17054  Wilmington, DE 19884			Balance on Account				8,502.00
ACCOUNT NO. 5724  Capital One Bank c/o Alliance One 4850 Street Road, #300 Trevose, PA 19053							Notice Only
ACCOUNT NO. 1980  Capital One Bank c/o NCO Financial 4740 Baxter Road Virginia Beach, VA 23462							Notice Only
				Subt	otal otal		\$ 8,502.00 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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<b>B6F</b> (	(Official	<b>Form</b>	<b>6F</b> )	(12/07)	- Cont.
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In re _	Aubrey M. Sheldon	, Case No	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Richmond, VA 23285  ACCOUNT NO. 4303  Chase  Balance on Account	<b>O</b> nly
Norcross, GA 30091  ACCOUNT NO. 1980  Capital One Bank P. O. Box 85520 Richmond, VA 23285  ACCOUNT NO. 4303  Chase 201 N Walnut Street Wilmington, DE 19801  Balance on Account  Balance on Account  ACCOUNT NO. 4303  Chase P. O. Box 15298  Notice O	Only
Capital One Bank P. O. Box 85520 Richmond, VA 23285  ACCOUNT NO. 4303 Chase 201 N Walnut Street Wilmington, DE 19801  ACCOUNT NO. 4303 Chase P. O. Box 15298  Notice O	
P. O. Box 85520 Richmond, VA 23285  ACCOUNT NO. 4303 Chase 201 N Walnut Street Wilmington, DE 19801  ACCOUNT NO. 4303 Chase P. O. Box 15298  Notice O	
Chase 201 N Walnut Street Wilmington, DE 19801  ACCOUNT NO. 4303  Chase P. O. Box 15298  Notice C	1,308.00
201 N Walnut Street Wilmington, DE 19801  ACCOUNT NO. 4303 Chase P. O. Box 15298  Notice C	
Chase P. O. Box 15298  Notice C	3,246.00
P. O. Box 15298 Notice C	
	Inly
ACCOUNT NO. 6169	
Discover Financial P. O. Box 3025 New Albany, OH 43054 Notice C	Only

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Aubrey M. Sheldon	Case No
	Debtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6169  Discover Financial P. O. Box 15316  Wilmington, DE 19850			Balance on Account				9,656.00
DSNB Macys 911 Duke Boulevard Mason, OH 45040			Balance on Account				7,049.00
ACCOUNT NO. 9720  DSNB Macys P. O. Box 8053  Mason, OH 45040							Notice Only
ACCOUNT NO. 5202 Fia Csna P. O. Box 17054 Wilmington, DE 19884			Balance on Account				29,321.00
ACCOUNT NO. 3936  Fia Csna P. O. Box 17054  Wilmington, DE 19884			Balance on Account				8,637.00
Sheet no. 2 of 5 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	ı <b>&gt;</b>	\$ 54,663.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Aubrey M. Sheldon	, Case No
	Debtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5202							
Fia Csna P. O. Box 26012 Greensboro, NC 27410							Notice Only
ACCOUNT NO.	+					H	
HSBC Bank c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072							Notice Only
ACCOUNT NO. 1137			Balance on Account				
HSBC Bank P. O. Box 5253 Carol Stream, IL 60197							2,720.00
ACCOUNT NO. 1137	+						
HSBC Card Services P. O. Box 80026 Salinas, CA 93912-0026							Notice Only
ACCOUNT NO. 0471	$\top$					H	
US Dept Of Education P. O. Box 5609 Greenville, TX 75403							Notice Only
Sheet no. 3 of 5 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	ı≻	\$ 2,720.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Aubrey M. Sheldon	Case No
	Debtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0471  US Dept Of Education P. O. Box 7202  Utica, NY 13504			Student Loan				1,298.00
ACCOUNT NO. 6839  Washington Mutual/Providian P. O. Box 10467 Greenville, SC 29603							Notice Only
ACCOUNT NO. 6839  Washington Mutual/Providian P. O. Box 660509  Dallas, TX 75266			Balance on Account				12,554.00
ACCOUNT NO. 5752  WFNNB/Express 4590 East Broad Street Columbus, OH 43213			Balance on Account				1,765.00
ACCOUNT NO. 5752  WFNNB/Express P. O. Box 182273  Columbus, OH 43218							Notice Only
Sheet no. 4 of 5 continuation sheets att to Schedule of Creditors Holding Unsecured	ached	l		Sub	tota	ı≻	\$ 15,617.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Aubrey M. Sheldon	Case No
	Debtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4346			Balance on Account				
WFNNB/The Buckle Bankruptcy Department P. O. Box 182125 Columbus, OH 43218							136.00
ACCOUNT NO.							
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.  Sheet no. 5 of 5 continuation sheets attack.				Sub			

Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 136.00 Total ► \$ 86,192.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Aubrey M. Sheldon	Case No.	
	Debtor		(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Toyota Motor Credit Co 1111 West 22nd Street Suite 420 Oak Brook, IL 60523	Automobile Lease

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In re	Aubrey M. Sheldon	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

<b> V</b>	Check thi	s box if	debtor h	nas no c	odebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re_	Aubrey M. Sheldon	Case —	
	Debtor	(if known)	
	SCHEDULE I - CURRENT INCO	OME OF INDIVIDUAL DEBTOR(S)	
	SCHEDULE I - CURRENT INC		

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: Single	RELATIONSHIP(S): No dependents			AGE(S):		
Employment:	DEBTOR		SP	OUSE		
Occupation	Unemployed					
Name of Employer						
How long employed						
Address of Employer			-	N.A.		
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEI	BTOR	SPO	USE
1. Monthly gross wages, salary	y, and commissions		ď	0.00	\$	N.A.
(Prorate if not paid mont	hly.)		<b>р</b>		<b>э</b>	
2. Estimated monthly overtime	2		\$	0.00	\$	<u>N.A.</u>
3. SUBTOTAL			\$	0.00	\$	N.A
4. LESS PAYROLL DEDUCT	TONS					
<ul> <li>a. Payroll taxes and socia</li> </ul>	Leacurity		\$	0.00	\$	N.A.
b. Insurance	rscurry		\$	0.00	\$	N.A.
c. Union Dues			\$	0.00	\$	N.A.
d. Other (Specify:		)	\$	0.00	\$	N.A.
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$	0.00	\$	N.A.
6 TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ		\$	0.00	\$	N.A.
7. Regular income from opera	tion of business or profession or farm		\$	0.00	\$	N.A.
(Attach detailed statement)	^					
8. Income from real property			\$	0.00	\$	N.A.
9. Interest and dividends			\$	0.00	\$	N.A.
10. Alimony, maintenance of	r support payments payable to the debtor for the		Ф	0.00	Ф	<b>N.T.</b> A
debtor's use or that of depen	ndents listed above.		\$	0.00	\$	N.A
11. Social security or other go	vernment assistance		\$	0.00	\$	N.A
(Specify)			Φ	0.00	Φ	N.A.
12. Pension or retirement inco	me		\$	0.00	\$	N.A.
13. Other monthly income			\$	0.00	\$	N.A.
(Specify)			\$	0.00	\$	N.A.
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	0.00	\$	N.A
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on Lines 6 and 14)		\$	0.00	\$	N.A.
16. COMBINED AVERAGE	MONTHLY INCOME (Combine column totals			\$	0.00	
from line 15)		(D)				
		(Report also on St on Statistical Sum				

17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
	Recently unemployed and seeking employment.

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In re Aubrey M. Sheldon Case No	known)
Deptor (II	Known)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVID	UAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete labeled "Spouse."	a separate schedule of expenditure
Rent or home mortgage payment (include lot rented for mobile home)	\$0.0
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
. Utilities: a. Electricity and heating fuel	\$0.0
b. Water and sewer	\$0,
c. Telephone	\$75.0
d. Other	\$0,
. Home maintenance (repairs and upkeep)	\$0,
Food	\$350.0
. Clothing	\$75.1
. Laundry and dry cleaning	\$75.1
. Medical and dental expenses	\$50.0
. Transportation (not including car payments)	\$350.0
. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.0
0.Charitable contributions	\$0,
1.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.0
b. Life	\$10.0
c. Health	\$7,
d.Auto	\$102.0
e. Other	\$0,0
2.Taxes (not deducted from wages or included in home mortgage payments)	
Specify)	\$0,0
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$580.0
b. Other <u>Health Club</u>	\$55.0
c. Other Student Loan	\$50.0
4. Alimony, maintenance, and support paid to others	\$0.0
5. Payments for support of additional dependents not living at your home	\$0.0
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.0
7. Other	\$0.0
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor's mother helps with expenses.

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 0.00
b. Average monthly expenses from Line 18 above	\$ 1,804.00
c. Monthly net income (a. minus b.)	\$ -1,804.00

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

Northern District of Illinois

In re	Aubrey M. Sheldon		Case No.		
_	Del	otor	-		
			Chapter	7	
			omptor _		

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 8,070.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 4,640.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 86,192.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,804.00
ТОТ	ΓAL	18	\$ 8,070.00	\$ 90,832.00	

# Official Form 8-Statistical Symmetry (FAME) 12/19/08 Entered 12/19/08 12:16:42 Desc Main United States Barra apre 26 of Court Northern District of Illinois

In re	Aubrey M. Sheldon		Case No.		_
	]	Debtor			
			Chapter	7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 1,298.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,298.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 1,804.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,980.84

#### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 86,192.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 86,192.00

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Aubrev	M	She	ldon

In re \_\_

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Case No. Debtor (If known)

#### DECLADATION CONCEDNING DEPTOD'S SCHEDLILES

	OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing are true and correct to the best of my knowledge, information, and belief.	summary and schedules, consisting of sheets, and that they
Date December 19, 2008	Signature: /s/ Aubrey M. Sheldon
Date	Debtor:
	Not Applicable
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BA	ANKRUPTCV PETITION PREPARER (See 11 U.S.C. 8 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition procompensation and have provided the debtor with a copy of this document and 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pure by bankruptcy petition preparers, I have given the debtor notice of the maxim accepting any fee from the debtor, as required by that section.	d the notices and information required under 11 U.S.C. §§ 110(b), suant to 11 U.S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address	
who signs this document.	and a second a second by minutes of the offices, principal, responding to person, or purmer
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or assisted in prep	paring this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets conforming	g to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal R 18 U.S.C. § 156.	tules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
DECLARATION UNDER PENALTY OF PERJURY ON B	EHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president or other of	officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	
in this case, declare under penalty of perjury that I have read the foregoing su shown on summary page plus 1), and that they are true and correct to the best	
Date S	ignature:
	Diet entre come of individual size in 1, 16, 6, 11, 2
[An individual signing on behalf of a partnership or corporation	[Print or type name of individual signing on behalf of debtor.]
12m mairiana signing on benuij oj a parmersnip or corporano	on must indicate position of retutionship to devior.

#### Case 08-34796

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UNITED STATES BANKRUFTCY COURT
Northern District of Illinois

In Re Aubrey M. Sheldon Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008	\$48,203.00	Employment	
2007	\$57,875.00	Employment	
2006	\$56,818.00	Employment	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2006 \$12,107.00 401K Distribution

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly car payments.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF

AMOUNT PAID

AMOUNT STILL

**PAYMENTS** 

**OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None  $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

#### Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF DESCRIPTION AND OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY \$2,329.00 December, 2008 James T. Magee Magee, Negele & Associates, P.C. Payor: Debtor 444 North Cedar Lake Road Round Lake, Illinois 60073 10. Other transfers None List all other property, other than property transferred in the ordinary course of the business or financial

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Matthew Kott

Relationship: Former Spouse

January, 2008

affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

191 Station Park Cir., Grayslake, IL; Value: \$257,000 (subject to 1st & 2nd Mortgages); Debtor transferred her 50% interest pursuant to Court Order; Property sold in August 2008 for \$257,000 less closing costs, net equity to

seller: \$5,643.77

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Harris Bank September, 2008

Closing Balance: \$10.00

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

191 Station Park Circle

Grayslake, Illinois 60030

Same Name

August, 2007

1496 Lakespur Court Romeoville, Illinois Same Name

November, 2008

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS

OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

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	[If completed by an individual or individual ar	nd spouse]	
	I declare under penalty of perjury that I have read th attachments thereto and that they are true and correc		n the foregoing statement of financial affairs and any
Date	December 19, 2008	Signature	/s/ Aubrey M. Sheldon
Date		of Debtor	AUBREY M. SHELDON
	O  Penalty for making a false statement: Fine of	_ continuation sheets	attached  nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compen (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankrup sation and have provided the debtor with a copy of this iles or guidelines have been promulgated pursuant to	ptcy petition preparers document and the notated U.S.C. § 110 setting	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban	or Typed Name and Title, if any, of Bankruptcy Petition hkruptcy petition preparer is not an individual, state the name, to who signs this document.		Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address	<u> </u>		
X Signatur	re of Bankruptcy Petition Preparer		 Date
Signatul	to of Bankrupicy remion riepater		Date
	and Social Security numbers of all other individuals who ndividual:	o prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	al signed sheets confo	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

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B8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Aubrey M. Sheldon			
In re			Case No.	
111 10	Debtor	,	cuse 140.	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: Toyota Motor Credit Company	Describe Property Securing Debt: 2006 Lexus IS250 Lease (56,000 miles)
Property will be (check one):  Surrendered  Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt
Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Promonty is (sheek one)	
Property is (check one):  Claimed as exempt	Not claimed as exempt
Cramicu as exempt	tot claimed as exempt

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Document

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property	,	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0continuation sheets attached (if a	any	
(y (	,	
	t the above indicates my intention as to	
Estate securing debt and/or personal p	property subject to an unexpired lease.	
Date: December 19, 2008	/s/ Aubrey M. Sheld	lon
	Signature of Debtor	
	Signature of Joint Debt	or

#### UNITED STATES BANKRUPTCY COURT

## Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Aubrey M. Sheldon	X/s/ Aubrey M. Sheldon December 19, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re: Aubrey M. Sheldon	Case Number: Chapter 7
Tuoley W. Sherdon	C.I.I.P.V.
	VERIFICATION OF MAILING MATRIX
	btor(s) hereby verifies that the attached list of creditors is best of my (our) knowledge.
Dated:	
	Debtor
	Deotoi
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 08-34796 Doc 1 Filed 12/19/08 Entered 12/19/08 12:16:42 Desc Main Document Page 42 of 44

Bank of America 4161 Piedmont Parkway Greensboro, NC 27420 DSNB Macys 911 Duke Boulevard Mason, OH 45040 Toyota Motor Credit Co 1111 West 22nd Street Suite 420

Oak Brook, IL 60523

Bank of America P. O. Box 17054 Wilmington, DE 19884 DSNB Macys P. O. Box 8053 Mason, OH 45040 Toyota Motor Credit/Lexus P.O. Box 8026 Cedar Rapids, IA 52408

Capital One Bank c/o Alliance One 4850 Street Road, #300 Trevose, PA 19053 Fia Csna P. O. Box 17054 Wilmington, DE 19884 US Dept Of Education P. O. Box 5609 Greenville, TX 75403

Capital One Bank c/o NCO Financial 4740 Baxter Road Virginia Beach, VA 23462 Fia Csna P. O. Box 17054 Wilmington, DE 19884 US Dept Of Education P. O. Box 7202 Utica, NY 13504

Capital One Bank P. O. Box 5155 Norcross, GA 30091 Fia Csna P. O. Box 26012 Greensboro, NC 27410 Washington Mutual/Providian P. O. Box 10467 Greenville, SC 29603

Capital One Bank P. O. Box 85520 Richmond, VA 23285 HSBC Bank c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072 Washington Mutual/Providian P. O. Box 660509 Dallas, TX 75266

Chase 201 N Walnut Street Wilmington, DE 19801 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197 WFNNB/Express 4590 East Broad Street Columbus, OH 43213

Chase P. O. Box 15298 Wilmington, DE 19850 HSBC Card Services P. O. Box 80026 Salinas, CA 93912-0026 WFNNB/Express P. O. Box 182273 Columbus, OH 43218

Discover Financial P. O. Box 3025 New Albany, OH 43054 Lexus Financial Services P. O. Box 4102 Carol Stream, IL 60197-4102 WFNNB/The Buckle Bankruptcy Department P. O. Box 182125 Columbus, OH 43218

Discover Financial P. O. Box 15316 Wilmington, DE 19850 Toyota Motor Credit Co 1111 West 22nd Street Suite 420 Oak Brook, IL 60523 Case 08-34796 Doc 1 Filed 12/19/08 Entered 12/19/08 12:16:42 Desc Main Document Page 43 of 44

B203 12/94

## United States Bankruptcy Court Northern District of Illinois

	In re Aubrey M. Sheldon	Case No
		Chapter7
	Debtor(s)	
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FOR DEBTOR
á	and that compensation paid to me within one year be	016(b), I certify that I am the attorney for the above-named debtor(s) fore the filing of the petition in bankruptcy, or agreed to be paid to me, for services ) in contemplation of or in connection with the bankruptcy case is as follow s:
F	For legal services, I have agreed to accept	\$\$\$\$
ı	Prior to the filing of this statement I have received	\$1,900.00
ı	Balance Due	\$\$
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify	<i>y</i> )
3.	The source of compensation to be paid to me is:	
	Debtor Other (specify	<i>(</i> )
4. assoc	I have not agreed to share the above-disclosed ciates of my law firm.	compensation with any other person unless they are members and
of my		npensation with a other person or persons who are not members or associates st of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:
	<ul><li>b. Preparation and filing of any petition, schedules,</li><li>c. [Other provisions as needed]</li></ul>	endering advice to the debtor in determining whether to file a petition in bankruptcy; statements of affairs and plan which may be required; greement for payment of Balance Due, representation of the Debtor at the I any adjourned hearings thereof.
6. Rep	By agreement with the debtor(s), the above-disclospresentation of the debtor in adversary proceedi	
		CERTIFICATION
	I certify that the foregoing is a complete state debtor(s) in the bankruptcy proceeding.	ment of any agreement or arrangement for payment to me for representation of the
	December 19, 2008	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C.
		Name of law firm

# Case 08-34796 Dog NITE 1964 12/1968 AN Enterpol 22/1968 12:16:42 Desc Main NORTHERN DISTRIPE OF PLANOIS EASTERN DIVISION

IN RE:	) Chapter 7
Aubrey M. Sheldon	) Bankruptcy Case No
	)
	)
Debtor(s).	)

(Debtor or Corporate Officer, Partner or Member)

		,	
		DECLARATION REGARDING Signed by Debtor(s) or Control To Be Used When Fili	orporate Representative
PART A.		CLARATION OF PETITIONER completed in all cases.	Date:
	, the und informa provided attorney I(we) un	tion I(we) have given my (our)attorney, includin d in the electronically filed petition, statements, a sending the petition, statements, schedules, and inderstand that this DECLARATION must be file	member, <i>hereby declare under penalty of perjury</i> that the g correct social security number(s) and the information and schedules is true and correct. I(we) consent to my(our) this DECLARATION to the United States Bankruptcy Court d with the Clerk in addition to the petition. I(we) understand asset to be dismissed pursuant to 11 U.S.C. sections 707(a) and
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose are primarily consumer debts and who has (or have) chosen to file under chapter 7.		
			der chapter 7, 11, 12, or 13 of Title 11 United States Code; a such chapter; I(we) choose to proceed under chapter 7; oter 7.
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.		
			mation provided in this petition is true and correct and that I alf of the debtor. The debtor requests relief in accordance
	Signatuı	re:	Signature:

(Joint Debtor)